



# PARENT GUIDE

## LESSON FOURTEEN: MONEY

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# LESSON FOURTEEN: MONEY

**OBJECTIVE:** To help families see practicing stewardship as a way of following Jesus and joining him in his great mission on earth.

## FOCUS ON FOLLOWING JESUS

Jesus taught many lessons on money, how we should use it, and the difference between trying to build God's Kingdom and our kingdom with it. We can follow Jesus when we learn to spend, save and share the way Jesus taught us to.

*([Luke 12:15](#) "Then he said to them, 'Watch out! Be on your guard against wanting to have more and more things. Life is not made up of how much a person has.'")*

## GRIP ON THE GOSPEL

God is extravagant in his love and his grace, and, even when we don't deserve it, he gives us all that we need and more. When we use money, we can use it to love people, God and his church. The way we spend money is one way we respond to all that God has done for us.

*([1 Timothy 6:18](#) "Command the rich to do what is good. Tell them to be rich in doing good things. They must give freely. They must be willing to share.")*

## WHAT DO I DO?

- Read the [For Parents](#) article. Spend a few minutes thinking and praying.
- Read over the [Discipleship Lesson](#) and decide when you will do it with your family.
- Gather your family, a Bible and any supplies listed on the lesson sheet. Use the script provided to teach a [Discipleship Lesson](#) to your family, adapting as needed.
- Use the 5 mini-lessons as [Daily Bible Time](#) prompts through the week.
- Select one or more [Discipleship Activities](#) to incorporate into your week.



# FOR PARENTS

When they were much younger, my children asked me if we were rich or poor. In their minds there were only two categories, and I believe they were really asking where the dividing line was and on which side we lay. It reminded me of playground conversations when I was a child where kids experimented with the terms ‘middle class’ and ‘upper class’. Everyone wanted to prove that they were better than others. The number of jobs their parents had, how many cars or whether they could afford vacations were used to prove they were not poor. Money – and how much of it we perceive we have – divides and defines the world. But it was never meant to be that way with God’s people.

Have your children showed an interest in knowing where they were on the world’s scale? To begin to think in terms of money equals value? It’s obvious that Jesus didn’t think this way. The poor who loved him were honoured above the rich who found it difficult to part with their source of earthly security. And yet, even within the church we sometimes let these worldly ideas shape the way we think about ourselves and others. As parents, we must help our children to develop the mind of Christ about finances, personal value and pride.

While it’s of great importance to teach our children how to open a bank account, create a budget, use credit responsibly, pay bills and send e-transfers, we sometimes forget to teach the attitude and character that is necessary to follow Jesus’ teaching with our finances. Our children must know that our worth is not defined by our bank account; and they must know how to be content with what we have rather than finding our sense of fulfillment in what is new and shiny. They will be well served to learn to reason carefully through purchases and save. They will be blessed by learning the joy of giving to others and supporting the mission of the Church through our offerings. They will be successful if they learn how good it feels to work hard and earn something, to make themselves a valuable employee or employer, to have a positive attitude and display Christ-like character in their vocation. These are lessons that are more often ‘caught’ than ‘taught’. Our own money attitudes are transmitted to our children whether we are intentional about them or not.

Our children learn from us attitudes about work and what they think they deserve. They will hear us complain about our jobs, our bosses, our co-workers or those we hire. They will form pictures in their mind of what they expect work-life balance to be, and even their own value as people if they see us constantly put work before family life.

Our children will also learn from us attitudes towards those who have less or who have more than us. There will always be some of both in this world. Will they see people who ‘must not work very hard’ or who ‘show off their money and must not give much away?’ *Or will they see people who have been given a different job from God and therefore a different set of tools to work with?* Money attitudes can cause judgement, jealousy and even division of the Church. You may even know people who have arrived at financial ruin because they misused money or spent more than they earned, but also those who were hardworking but who suffered job loss or economic failure because opportunity and health are often outside of our control. God has many ways to teach us reliance on him alone.

Our attitudes about money reflect our theology of vocation. Do we believe that we deserve the same as everyone else? Or that we have all been given equal skill, opportunity and choices in life? Or that we must be



productive in a particular way in order to please God? Do we believe that the work God has for you is the same thing he has designed, gifted and called your neighbours to do? Sometimes we act or speak like it is. This is a very modern and not so biblical idea. While we might not have consciously decided to teach this to our children, it comes out in how we respond to those who have more or less material possessions than we do.

Let this week's Family Discipleship time give you an opportunity to examine your own personal attitudes and feelings towards your finances. It is often a source of stress, shame and sorrow for people. We want to control our money, but it ends up controlling us. We want to love God with all our heart, but most of our day is spent doing things that might look to others like what we love most is the pursuit of money and security. And yet, our family has needs and we are called to fill them. It's a difficult balance!

The way we spend our time and money shows us where our heart is. But most of us have a self-preservation tendency to be stingy with one or the other. After all, our security and the security of our children is dependent on having these, and they are both limited resources. Sometimes we move in the other direction and become careless and wasteful with our time and money, forgetting that they were given for a purpose beyond our own pleasure. Money just seems difficult to grasp and yet another thing to try and control in an out of control world. Sometimes the command of Jesus to freely give and to not be controlled by the love of money seems more like a fairytale. If you're in a place where you know you need help in making wise financial choices, speak with a pastor who can put you in touch with someone who can help. If giving to the work of the Church seems beyond your budget, being honest and allowing someone into your financial world can bring clarity and control to chaos and help you create a workable plan. Most people struggle with money management at some point, and money has the ability to control us if we can't control it. God knows this, which is why there are so many financial principles in his Word.

Be prayerful and humble as you teach your children the best you can this week. Most of all, point them to a God who loves us and longs for us to enjoy him, his blessings and not live in a state of fear. This week, help your children see that you are rich in all the things that matter: God's love, friendships, opportunity and all the tools we need to do exactly what he has called us to do together. Demonstrate contentment, self-control, humility and love for others in the way you spend, share and save. Teach your children through your example – for their good – that God has given us all that we need, and our hope is in him alone.



## Consider these Questions:

1. How are you helping your children understand where money comes from and how to earn it?
2. How does your family demonstrate spending, saving and sharing money?
3. Where do your own attitudes about money come from? Childhood, life experiences, God's Word and his faithfulness to you? How are these attitudes being passed to your children?
4. How would you like your children to feel about money?



# DISCIPLESHIP LESSON

## Instructions:

- Read or teach the text using your own words
- *Text in italics is a note to the adult leading*
- This icon  indicates a question you should ask
- This icon  tells you there is a Bible verse to read
- **Text inside a grey box is a tip or idea for you!**
- **Text inside this box is a short activity or task**

The lesson should take about **45 minutes** to complete.

## Supplies Needed:

- **Bible**
- A set of tools that you need for a job (see side note at the start of the lesson)

## MONEY MATTERS

*Gather your family for the family Discipleship Lesson. Remind your family that this is something exciting to do together, to look at the Bible and Jesus and learn what it means to be a disciple!*

We have been talking for a few weeks now about how to be disciples – people who learn from Jesus how to live like Jesus. Today we’re going to talk about one thing that was very important to us – it affects the choices we make every day and how to do all that Jesus asks us too. We’re going to talk about money. People used money even back in Jesus’ day. And just like today, some people had lots of it, some people had less. Jesus talked a lot to his followers about money – and as we’ll learn today, money is nothing more than a tool that helps us to do stuff.

**So we’re going to start off looking at some very cool tools.** *(Have one parent/adult bring out tools that they use to show the children.)*



### Cool Tools

*Select tools that you have at home that perhaps your children have not seen you use frequently. They could be tools used in your job or hobby, or something used around the home like cooking tools, woodworking equipment, even tools for applying makeup, sewing, cleaning a pool or maintaining the car.*

### Show your kids the tools you brought.

*What are they used for? Can kids guess the use of each item? Explain how you take care of these tools, and what happens if you don’t take care of them. Explain what might happen if you used the wrong tool for the job. Show your favourite tool and explain why it’s your favourite. Explain – can anyone do what you do with this tool or does it take training and experience?*



**Can you think of other tools we use in our home?**



**Tools are things we use every single day. But what makes something a tool and not an ordinary object? What is the difference between a tool and a toy?**

A tool is something that is used to get a job done. It has a purpose. A toy can be used in many different ways and is usually for fun and not work.

Some things can be used as both a tool and a toy – like a computer!



**How can we use computers as a tool? How can we use them as toys?**

Today we're going to talk about a very important tool – money. Have you ever thought of money as a tool? Well it is! It is a tool that God has given to us to do a set of jobs. So what does money have to do with following Jesus?

We learn about money because Jesus taught us a LOT about money! Of all the stories Jesus told his followers, many of them involved money and how we should use it. One in 10 verses in the Gospels is about money! God has instructions for how we should use this tool – which tells us it is very important. Just like any tool, we have to use it the right way.

Money is just paper or coins that we trade for other things. When we work, we earn money. We use that money to buy things. It sounds simple, but it gets complicated very quickly. This is because we sometimes want things that we don't have enough money for.



**Has that ever happened to you? What was it you wanted? *(Share your own experience here.)***

Some people see what they want and then spend it without thinking of all the things they might need to use that money for. They forget they will need money later and spend all the money they have. Some people have the



opposite problem – they forget that money is for using – either now or later. They want to never ever spend it or give any away, because it makes them feel good and powerful to have so much. Both of these things cause problems for people.

Just like the tools we looked at before – just having a LOT of tools doesn't make you better at your job. A good photographer isn't the person with the most cameras. A good carpenter isn't the person with the biggest wood pile. They have learned to use the tools they have to do the job they have been given. Each of us will have a different amount of money. That's because each of us has a different set of things God wants us to do. Some of that has to do with whether we have a job right now or not, how hard we work, how much we spend...but some of it is outside of our control. None of it is outside God's control. God's exact plan for one of us is different from the others.



**What jobs do you think God gave us money to do?**

**I can think of four things that we have been given money for. These things come out of the Bible.**



**For older children:**

*Have them look up and read both verses. Ask them what they think the verse means, and to put it in their own words.*

**For younger children:**

*Read just the topic of these four things, and one of the verses. You may choose to explain one of these ideas.*

- 1. To Help with God's Work.** When we give some of the money God has given us back to him, we call that 'giving' or a 'tithe'. We give this money to the Church, or to missions organizations or charities. The work costs money, and it is the responsibility of every Christian to help by giving some of the money they have. ALL our money comes from God. He owns it. He gives us our jobs, our skills, our strength and our mind. We worship God when we give some back. Instead of worshipping our money or putting it in first place in our lives, we can use money to worship God and put him in the first place!



**2 Corinthians 9:7**  
**Proverbs 3:9**

- 2. To Help with Family Needs.** God wants us to take care of our own families. This means to make sure everyone has food, shelter and clothing. The money we have should be used for the most important things for us to survive. And it also means saving some money for future needs. Lots of things, where we live, how many people are in our family, will determine how much money we need to take care of our family.

**1 Timothy 5:8**

- 3. Provide for our Communities.** This happens when we pay taxes, but also when we give money to local organizations. Does anyone know what taxes are? We pay taxes that pay for government things like schools, doctors, roads, parks. Those are important things. *Share about your family and taxes.*

**Romans 13:6-7**

- 4. To Enjoy!** God has given us many wonderful things on this earth to enjoy – delicious food, fun games, sports, beautiful places to visit. Part of using the money God gives us should be for enjoyment – but when our other responsibilities have been taken care of.

**Ecclesiastes 5:18**

**Can you think of a tool that might be dangerous if you use it the wrong way? Do you have a tool in your house that does good things but could also hurt you?**

**How could money hurt if it is used the wrong way?**

Money is a tool that needs to be used carefully too! So Jesus taught us some important safety rules for using money.



*The oven in your house is a good example of a tool that does good things but could also hurt. We have to be careful with it, and learn how to use it, and what should go inside it!*

**Hebrews 13:5  
Ecclesiastes 5:10**

*These verses and many others help us understand a better way to think about money!*

- 1. Don't love money more than God or people.** Money isn't what you really want, but it can easily trick us into thinking that it is the most





important or the secret to having a happy life. Money was always meant to be exchanged for something valuable. If we love money, we'll always want more and never be happy! If we love God and people, we can be happy with whatever God gives us.

2. **Be happy with what you have!** Don't let your life be filled with wanting what other people have so much that you don't enjoy and have fun with what you have.
3. **Money must be earned.** We get money by doing work. We shouldn't expect to have money if we haven't worked for it. God doesn't want us to be lazy, but to find ways to help others and take care of those around us.
4. **Share, Save and Spend.** Every time you earn money, put some aside to share (with God, the Church and others). Save some for the future and spend what is left on the things you need.

**Adults and kids need to remember that God has set rules for the use of money. Money is a wonderful thing, but just like any tool, we need to practice using it and do something good with it!**

*Close by praying together that God would help your family be wise in the use of money and use the tool to do good things in the world.*



# DAILY BIBLE TIME

Take a few minutes each day this week to spend some time together reading from God's Word and discussing it together. Questions and verses are provided for you below. Use the Bible version your children are used to. NIV is a good one for very young children. With young children, choose just a few questions to ask.

1	<p><b><u>Malachi 3:8,10</u></b></p>	<p>Long ago, God wanted to help people remember that there were more important things than money, and not to rely on their money for their help and feeling safe. God wanted us to remember all our money comes from him, and he can provide us with everything we need. So he told people to give him 10 per cent of everything they got – of their crops, of their animals, of their money. This was called a 'tithe'.</p> <p><i>Lay out 100 of something – beads, raisins, coins, etc. Ask children to figure out how many the Israelites would have had to give God.</i></p> <p><b>What did God want people to do?</b>  <b>What did God call it when people DIDN'T bring him a tenth?</b>  <b>What did God promise the people if they obeyed him?</b>  <b>How did giving him some of what they earned/grew show they trusted God?</b></p>
2	<p><b><u>2 Corinthians 9:7</u></b></p>	<p><b>When we cut up a birthday cake, who gets the first piece or the best piece?</b>  <b>Why?</b> (Because it is their special day – the birthday person!)  <b>Would you rather get the first cookie out of a package, or the crumbs at the end?</b>  <b>Would you rather someone give you a new gift? Or what they had leftover after they had used up all the best parts?</b></p> <p>When we want to give someone a present, we want it to be very nice. We might even get excited to give them something awesome that they love! But when we feel like we have to give a present, we might not care so much about what we give.</p> <p><b>When we give some of our money to God, should we give to God first or just give him what we have left over? Why? How do we show a cheerful attitude in giving?</b>  <i>Talk about how your family gives money to God's work.</i></p>
3	<p><b><u>Proverbs 6:6-8</u></b>  <b><u>Proverbs 21:20</u></b>  <b><u>Proverbs 13:11</u></b></p>	<p><b>What would you buy with \$100? What would you buy with \$10 000?</b>  <b>What would you say the word 'wise' means?</b>  <b>Who was wise in our first verse? What did they do that was wise?</b></p> <p>Saving up a little bit of money each week or month means at the end of the year we have a large amount we can spend on something. <i>Share about an expensive item you have saved for as a family, or that you are currently saving for.</i></p> <p>It might seem like putting money in a bank account won't make much difference, but it does. The Bible tells us so too! <i>If your children are older you can share a little bit about investments and how money can grow if it is saved in the right place!</i></p> <p><b>Why do you think God says saving is wise?</b>  <b>How does saving up money help money to do its job?</b> (Remember the jobs money has that we talked about earlier.)  <b>What kinds of things do you think it would be wise for YOU to save for?</b>  <b>When you get a job when you're a little older, how will you save your money?</b></p>



4	<p><b><u>Luke 14:28</u></b> <b><u>Hebrews 13:5</u></b></p>	<p><b>Can you think of something that you've seen at a store that you wanted right away?</b> When we want to tell our money where it should go, instead of wondering where it went, we need something called a budget. A budget is a set amount that we want to spend on certain things each month. <i>(Explain roughly how much of your family's money goes to house, food, clothes, car, tithes, taxes, entertainment, bills and saving.)</i> What would happen if we saw something really cool at the beginning of the month and spent lots of money on it? What might we not have money left for? <b>What is self-control? What does contentment mean? Why are these both important?</b> In this verse, Jesus talks about the cost of being a disciple. We have to decide what we should do and not do, there is a cost. There is a cost to building a tower, and to raising a family. Following Jesus requires self-control and thinking about what is best long-term!</p>
5	<p><b><u>Matthew 6:19-21</u></b></p>	<p><b>Why do you think Jesus said the things he did in this verse? What is treasure in heaven? What is treasure on earth?</b> <b>When you think of money, do you think of good things you can do to help others with it, or do you think of all the things you can buy for yourself?</b> <b>What we spend our money on shows us what is important to us.</b> <b>How can we as a family keep our heart focused on God and not lose self-control and misuse his good gifts?</b> <b>What are some good rules to help us spend wisely?</b></p>



# DISCIPLESHIP ACTIVITIES

Use any of the following activities to extend the learning and disciple your child in everyday life.

- **Pray Together:** Pray together that God would help your family use the tool of money wisely.
- **Memorize:** Hebrews 13:5 together as a family. Talk about this verse in daily life.
- **Missions:** Choose a missions project to give to as a family. Hold a yard sale or design some other fundraiser everyone can get involved with. Challenge yourselves to contribute to building a well, funding a program, or sending needed materials to a mission school or sponsorship project.
- **Daily Life:**
  - Help children make a “Save, Share, Spend” bank. It could be as simple as three empty jars with a paper label taped to them. If they receive allowance, or money as a gift help them to think through how much they should save, share and spend.
  - Talk about money you are saving or giving as a family so children can see good money habits practiced.
  - Pick something to give to together as a family. Maybe something from last week’s theme of missions might have given you an idea! Can your family work to earn a little money, or sell something they no longer need? How can everyone contribute and make a small sacrifice in order to give?
  - Talk about being happy with what we have! You might make a birthday or Christmas list of things you want, take time together as a family to make lists of things you have that you are grateful for!